

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lisa M. Purtell**  
**fka Lisa M. Karpac**  
Debtor(s)

Bankruptcy Case No.: 17-23193-TPA  
Per September 13, 2018 proceeding  
Chapter: 13  
Docket No.: 82 – 69, 75  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 1, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2763.00 as of September 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Pennymac (Claim No. 10) governs, following loan modification.

The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: JP Morgan Case (Claim No. 16-2)

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: September 27, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa M. Purtell  
 Debtor

Case No. 17-23193-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 44

Date Rcvd: Sep 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2018.

db  
 14672346 +Lisa M. Purtell, 2011 Riverview Drive, Finleyville, PA 15332-1613  
 14672347 +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14726434 Becket and Lee, PO Box 3001, Malvern, PA 19355-0701  
 14672358 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14679883 +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145  
 Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
 PO Box 9430, Wilkes, Barre, PA 18773-9430  
 14672374 PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027  
 14890794 PennyMac Loan Services, LLC, PO Box 2010, Moorpark, CA 93020  
 14719155 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
 14690611 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14672380 +TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14672345 E-mail/Text: ally@ebn.phinsolutions.com Sep 28 2018 02:18:50 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 14672348 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 28 2018 02:26:15  
 Capital One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238  
 14727407 +E-mail/Text: bankruptcy@cavps.com Sep 28 2018 02:20:22 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14672349 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 28 2018 02:19:23  
 Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789  
 14672350 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 28 2018 02:25:13 Credit One Bank, NA,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 14672351 +E-mail/PDF: pa\_dc\_ed@navient.com Sep 28 2018 02:25:12 Department of Education/Navient,  
 PO Box 9635, Wilkes Barre, PA 18773-9635  
 14672357 +E-mail/Text: kburkley@bernsteinlaw.com Sep 28 2018 02:20:49 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 14754840 +E-mail/Text: kburkley@bernsteinlaw.com Sep 28 2018 02:20:49 Duquesne Light Company,  
 c/o Bernstein-Burkley P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh PA 15219-1945  
 14691450 E-mail/Text: cio.bncmail@irs.gov Sep 28 2018 02:19:06 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14672359 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 28 2018 02:20:20 Jefferson Capital Systems,  
 PO Box 7999, Saint Cloud, MN 56302-9617  
 14672360 E-mail/Text: bk.notifications@jpmchase.com Sep 28 2018 02:19:27 JP Morgan Chase Bank,  
 c/o National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 14731317 E-mail/Text: bk.notifications@jpmchase.com Sep 28 2018 02:19:27 JPMorgan Chase Bank, N.A.,  
 PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 14672361 +E-mail/Text: bnckohlnotices@becket-lee.com Sep 28 2018 02:19:01 Kohl's/Cap One,  
 N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660  
 14672362 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 28 2018 02:25:18  
 LVNV Funding & Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587  
 14748353 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 28 2018 02:36:50  
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14672363 +E-mail/Text: bankruptcydpt@mcsmcg.com Sep 28 2018 02:19:58 Midland Funding, PO Box 2011,  
 Warren, MI 48090-2011  
 14672364 E-mail/PDF: pa\_dc\_claims@navient.com Sep 28 2018 02:26:23 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14729068 E-mail/PDF: pa\_dc\_claims@navient.com Sep 28 2018 02:26:23  
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14672372 +E-mail/PDF: cbp@onemainfinancial.com Sep 28 2018 02:26:07 One Main Financial, PO Box 1010,  
 Evansville, IN 47706-1010  
 14672375 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 02:26:19  
 Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541  
 14678204 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 02:48:51  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14673063 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 28 2018 02:25:09  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14672373 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2018 02:19:47  
 Pennsylvania Department of Revenue, Bureau of Compliance, Bankruptcy Div.,  
 Strawberry Square - 5th Floor, Harrisburg, PA 17128-0001  
 14724651 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 28 2018 02:20:20 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999  
 14672376 E-mail/Text: bnc-quantum@quantum3group.com Sep 28 2018 02:19:34 Quantum 3 Group,  
 P.O. Box 788, Kirkland, WA 98083-0788  
 14741037 E-mail/Text: bnc-quantum@quantum3group.com Sep 28 2018 02:19:34  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14723796 E-mail/Text: bnc-quantum@quantum3group.com Sep 28 2018 02:19:34  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: lmar  
Form ID: 149

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Total Noticed: 44

Date Rcvd: Sep 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14672377 +E-mail/PDF: gecsedirecoverycorp.com Sep 28 2018 02:25:33 SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036  
14672378 +E-mail/PDF: gecsedirecoverycorp.com Sep 28 2018 02:25:45 SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005  
14672379 E-mail/PDF: gecsedirecoverycorp.com Sep 28 2018 02:25:45 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
14672381 +E-mail/PDF: pa\_dc\_ed@navient.com Sep 28 2018 02:25:45 US Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14672383 +E-mail/Text: bncmail@w-legal.com Sep 28 2018 02:20:14 WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132  
14672382 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 28 2018 02:20:36 WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMORGAN CHASE BANK, N.A.  
cr PENNYMAC LOAN SERVICES, LLC.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
14691436\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
14691437\* +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
14691438\* Becket and Lee, PO Box 3001, Malvern, PA 19355-0701  
14691439\* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238)  
14691440\* +Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789  
14691441\* +Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875  
14672352\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14672353\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
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14672356\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691442\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691443\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691444\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691445\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691446\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691447\* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691448\* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14691449\* +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145  
14691451\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-9617)  
14691452\* JP Morgan Chase Bank, c/o National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
14691453\* +Kohl's/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660  
14691454\* +LVNV Funding & Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587  
14691455\* +Midland Funding, PO Box 2011, Warren, MI 48090-2011  
14672365\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672366\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672367\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672368\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672369\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672370\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14672371\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691456\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
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14691458\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691459\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691460\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691461\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691462\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691463\* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
14691464\* +One Main Financial, PO Box 1010, Evansville, IN 47706-1010  
14691467\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541)  
14691465\* +Pennsylvania Department of Revenue, Bureau of Compliance, Bankruptcy Div., Strawberry Square - 5th Floor, Harrisburg, PA 17128-0001  
PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027  
14691468\* Quantum 3 Group, P.O. Box 788, Kirkland, WA 98083-0788  
14691469\* +SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036  
14691470\* +SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005  
14691471\* SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
14691472\* +TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  
14691473\* +US Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
14691475\* +WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132

District/off: 0315-2

User: lmar  
Form ID: 149

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Total Noticed: 44

Date Rcvd: Sep 27, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14691474\* +WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTALS: 3, \* 53, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
Kenneth Steidl on behalf of Debtor Lisa M. Purtell julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinber  
g.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7